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<u>L22</u>	gift near cards near accounts	4	<u>L22</u>
	<i>DB=USPT; PLUR=YES; OP=OR</i>		
<u>L21</u>	6240397.pn.	1	<u>L21</u>
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<u>L19</u>	5774883.pn.	1	<u>L19</u>
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<u>L18</u>	L16 and (account near id or account near identifi\$ or number)	15	<u>L18</u>
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	<i>DB=USPT; PLUR=YES; OP=OR</i>		
<u>L15</u>	5860068.pn.	1	<u>L15</u>
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<u>L13</u>	5963915.pn.	1	<u>L13</u>
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<u>L11</u>	6122625.pn.	1	<u>L11</u>
<u>L10</u>	6175823.pn.	1	<u>L10</u>
<u>L9</u>	6379251.pn.	1	<u>L9</u>
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<u>L7</u>	6453300.pn.	1	<u>L7</u>
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<u>L6</u>	(gift near certificates or gift near cards) near accounts	23	<u>L6</u>
<u>L5</u>	"walker, jay".in.	446	<u>L5</u>
<i>DB=USPT; PLUR=YES; OP=OR</i>			
<u>L4</u>	5870718.pn.	1	<u>L4</u>
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L3</u>	L2 and financial near account	31	<u>L3</u>
<u>L2</u>	(gift near card or "gift credit card")	705	<u>L2</u>
<u>L1</u>	gift near card	699	<u>L1</u>

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L6: Entry 18 of 23

File: USPT

Jan 16, 2001

US-PAT-NO: 6175823

DOCUMENT-IDENTIFIER: US 6175823 B1

**** See image for Certificate of Correction ****

TITLE: Electronic gift certificate system

DATE-ISSUED: January 16, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Van Dusen; Karen L.	Woodinville	WA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Amazon.com, Inc.	Seattle	WA			02

APPL-NO: 09/ 153632 [\[PALM\]](#)

DATE FILED: September 15, 1998

INT-CL: [07] [G06 F 17/60](#)

US-CL-ISSUED: 705/26; 705/14

US-CL-CURRENT: [705/26](#); [705/14](#)

FIELD-OF-SEARCH: 705/26, 705/14, 707/501, 707/513

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	5708780	January 1998	Levergood et al.	
<input type="checkbox"/>	5790793	August 1998	Higley	
<input type="checkbox"/>	5793972	August 1998	Shane	395/200.49
<input type="checkbox"/>	5812769	September 1998	Graber et al.	395/200.12
<input type="checkbox"/>	5860068	January 1999	Cook	705/26
<input type="checkbox"/>	5903878	May 1999	Talati et al.	705/26
<input type="checkbox"/>	5946665	August 1999	Suzuki et al.	705/26

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
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<input type="checkbox"/>	<u>3617638</u>	November 1971	Jochimsen et al.	
<input type="checkbox"/>	<u>3697693</u>	October 1972	Deschenes et al.	
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<input type="checkbox"/>	<u>4752676</u>	June 1988	Leonard et al.	235/379
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<input type="checkbox"/>	<u>5350906</u>	September 1994	Brody et al.	
<input type="checkbox"/>	<u>5357563</u>	October 1994	Hamilton et al.	
<input type="checkbox"/>	<u>5377271</u>	December 1994	Foreman et al.	380/51
<input type="checkbox"/>	<u>5399874</u>	March 1995	Gonsalves et al.	
<input type="checkbox"/>	<u>5426281</u>	June 1995	Abecassis	
<input type="checkbox"/>	<u>5477047</u>	December 1995	Nakagawa et al.	250/208.1
<input type="checkbox"/>	<u>5513117</u>	April 1996	Small	235/381
<input type="checkbox"/>	<u>5546523</u>	August 1996	Gatto	
<input type="checkbox"/>	<u>5652421</u>	July 1997	Veeneman et al.	235/381
<input type="checkbox"/>	<u>5686713</u>	November 1997	Rivera	
<input type="checkbox"/>	<u>5765141</u>	June 1998	Spector	705/14
<input type="checkbox"/>	<u>5798508</u>	August 1998	Walker et al.	235/380
<input type="checkbox"/>	<u>5864830</u>	January 1999	Armetta et al.	235/380
<input type="checkbox"/>	<u>5870718</u>	February 1999	Spector	235/381
<input type="checkbox"/>	<u>5953710</u>	September 1999	Fleming	235/380

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
WO/ 98/26376	June 1998	WO	

OTHER PUBLICATIONS

"New American Express Travelers Cheque Operations Center Speeds Service to Banks", The Magazine of Bank Management, Feb., 1983 Features Section at p. 48.

"Bank-Of-America; BankAmerica Expands Travelers Cheque Services", Business Wire, Jul. 6, 1987, Distribution to Business/Travel Editors.

"Treasury Proposes \$ 3000-and-over Cash ID Regulations; \$ 10,000 Daily Penalty per Violation for "Gross Negligence" Applies", Money Laundering Alert, Alert International, Inc. Oct., 1989, Regulatory Action Section; vol. 1, No. 1; at p. 5.

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I. Feb. 11, 1992, BC Cycle, Financial Section.

Phil Britt, "Travelers Checks: An Uncertain Future; Includes Related Article", Savings & Community Banker, Mar., 1995, vol. 4; No. 3; p. 31; ISSN: 10567-1757.

"Prepared Testimony of David Boyles, Senior Vice President, New Business Ventures, Stored Value Group, Smart Card Center of Excellence, American Express Travel Related Services, Inc., Before The House Banking and Financial Services Committee, Domestic And International Monetary Policy Subcommittee", Federal News Service, Jun. 11, 1996.

PCT Written Opinion for Application No. PCT/US97/22564, Nov. 12, 1998.

"American Express Continues Innovative Support of Citymeals-On-Wheels", PR Newswire, Oct. 30, 1987, Distribution to Business and City Desks.

Brenda Fine, "Be My Guest", The National Law Journal, Apr. 24, 1989 at p. 29.

"American Express Unveils Marketing Programs To Boost Traffic In The Restaurant Industry", PR Newswire, May 20, 1991, Financial News Section.

Peter O. Keegan, "Charge! AMEX Sets Out to Lure Back Diners; Credit Card Giant Unveils New Marketing Program During 72nd NRA Show; American Express Co., National Restaurant Association; Marketing", Nations Restaurant News, Jun. 3, 1991, vol. 25; No. 22; p. 12; ISSN: 0028-0518.

Bill Carlino, "AMEX Dispute Reaches Canada; Operators Promote Other Cards In Effort to Force AMEX Rate Cuts; News", Nation's Restaurant News, Jul. 22, 1991, vol. 25; No. 28; p. 3; ISSN: 0028-0518.

ART-UNIT: 286

PRIMARY-EXAMINER: Lee; Michael G

ASSISTANT-EXAMINER: Dunn; Drew A.

ATTY-AGENT-FIRM: Maschoff; Kurt M. Alderucci; Dean

ABSTRACT:

The present invention relates to a method and apparatus for issuing and redeeming a gift certificate drawn on a credit card or other financial account. The present invention includes a first aspect directed to a merchant card authorization terminal and a second aspect directed to a credit card issuer central controller. According to the first aspect, a method for redeeming a gift certificate drawn on a financial account is disclosed including the steps of receiving a gift certificate for payment of an identified value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the gift certificate is authorized, from said central server and receiving a payment from the account issuer based on said identified value. A system is also disclosed for implementing the methods in all aspects of the present invention.

67 Claims, 16 Drawing figures

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L3: Entry 27 of 31

File: USPT

Feb 27, 2001

US-PAT-NO: 6193155

DOCUMENT-IDENTIFIER: US 6193155 B1

TITLE: Method and apparatus for issuing and managing gift certificates

DATE-ISSUED: February 27, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Tedesco; Daniel E.	Stamford	CT		
Jorasch; James A.	Stamford	CT		
Lech; Robert R.	Norwalk	CT		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Walker Digital, LLC	Stamford	CT			02

APPL-NO: 08/ 997680 [PALM]

DATE FILED: December 23, 1997

PARENT-CASE:

CROSS-REFERENCE TO RELATED CORRESPONDING APPLICATIONS This is a continuation-in-part of commonly owned, co-pending U.S. patent application Ser. No. 08/762,128 entitled "Postpaid Traveler's Checks" filed Dec. 9, 1996, U.S. Pat. No. 5,798,508, and commonly owned, co-pending U.S. application Ser. No. 08/858,738 entitled "System and Process for Issuing and Managing Forced Redemption Vouchers having Alias Account Numbers" filed May 19, 1997, the entirety of each incorporated by reference herein. This application is related to co-pending application (attorney title: "Dynamically Changing System for Fulfilling Concealed Value Gift Certificate Obligations," attorney docket number 08/994,124, filed Dec. 19, 1997, inventors: Jay S. Walker, Andrew S. Van Luchene, Daniel E. Tedesco, James A. Jorasch), the entirety of which is incorporated by reference herein.

INT-CL: [07] G06 F 7/00, G06 F 17/00

US-CL-ISSUED: 235/381; 902/22, 705/44

US-CL-CURRENT: 235/381; 705/44, 902/22

FIELD-OF-SEARCH: 235/380, 235/381, 235/382, 235/382.5, 235/495, 235/379, 902/22, 705/47, 705/39

PRIOR-ART-DISCLOSED:

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A store card issuer looks for a lift from electronic gift certificates

Anonymous. [Credit Card News](#). Chicago: [Feb 1, 1995](#). pg. 4

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Subjects:	Retailing industry , Product introduction , Prep
Retailing industry, Product introduction , Prepaid debit cards	
Locations:	US
Companies:	Neiman-Marcus Group Inc
Author(s):	Anonymous
Publication title:	Credit Card News . Chicago: Feb 1, 1995 . pg.
Source Type:	Periodical
ISSN/ISBN:	15277054
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Abstract (Article Summary)

①Neiman Marcus unveiled perhaps the retail industry's first stored-value card during the recent Christmas shopping season. The NM Express card is an electronic version of the retailer's gift certificate. The card has a magnetic stripe that stores value in denominations of \$10 or \$25, up to \$1,000. ①Neiman Marcus plans to change the face of the card to coincide with certain holidays.

Retailers are launching some innovative card spin-offs in their quest to set themselves apart from the competition. An example is Dallas-based upscale retailer [Neiman Marcus](#), which unveiled perhaps the retail industry's first stored-value card during the recent Christmas shopping season.

The NM Express card is an electronic version of the retailer's gift certificate. The card has a magnetic stripe that stores value in denominations of \$10 or \$25, up to \$1,000. The giver can add value to the card with cash, a check or charge to an [American Express](#) or regular [Neiman Marcus card account](#). Users can keep track of the value by calling a toll-free telephone number and punching in a nine-digit personal identification number. The recipient need only present the card to a sales clerk, who will swipe it like a credit card.

[Neiman Marcus](#) plans to change the face of the card to coincide with certain holidays, such as Valentine's Day, and is marketing it in major newspapers nationwide.

[Neiman Marcus](#) came up with the electronic gift certificate when it saw that long-distance telephone companies offer prepaid cards and figured the stored-value concept could apply in a retail environment, says Billy Payton, vice president of marketing. "It gives us a way to gain frequent shoppers," he says.

[Neiman Marcus](#) also hopes that the convenience of using the NM Express card will convince the users to apply for its regular credit card. "One of the benefits of having this tool is that people will want to migrate to the credit card," Payton predicts.

Some observers expect that the stored-value card will draw new customers to [Neiman Marcus](#), but nonetheless doubt that it will produce a horde of new cardholders. "It's a smart merchandising tool with limited appeal," says retail consultant Peter C. Williamson, president of Williamson Associates, Larchmont, N.Y. "The ability for [MasterCard](#) and [Visa](#) to do stored value is terrific because of the widespread utility, but with [Neiman Marcus](#), the utility is so limiting."

Yet others say the migration of NM Express users to regular [Neiman Marcus](#) credit cards could very well happen, especially if recipients are prodded to open accounts at the point of sale. "It seems almost like a credit card," says retail consultant Janet Murphy-Simon, president of Ogden Associates Inc., Morristown, N.J. and a former management information systems executive at New York-based jeweler [Tiffany & Co.](#) "I would think in terms of the way we are programmed as consumers to use cards, it would be a natural transition."

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- ☐ 1. **Section 2: Customer relations**
Anonymous. **The Journal of Product and Brand Management**. Santa Barbara: 1996. Vol. 5, Iss. 4; p. 17 (15 pages)
[Full text](#) [Page Image - PDF](#)
- ☐ 2. **DECKED YOUR CREDIT CARD WITH BOUTS OF FOLLY? TRY THIS**
ALBERT B. CRENSHAW - LA Times - Washington Post Service. **The Oregonian**. Portland, Or.: Dec 25, 1995. p. B.11
[Full text](#)
- ☐ 3. **SCOOP ON SCRIP**
The Oregonian. Portland, Or.: Nov 20, 1995. p. B.02
[Full text](#)
- ☐ 4. **STANDING OVATION**
BARRY JOHNSON - of the Oregonian Staff. **The Oregonian**. Portland, Or.: Sep 10, 1995. p. E.01
[Full text](#)
- ☐ 5. **You Can Avert Some Credit Card Fraud Hints include making numbers on receipt unreadable before tossing it into the trash**
Los Angeles Times (pre-1997 Fulltext). Los Angeles, Calif.: Aug 20, 1995. p. 17
[Full text](#)
- ☐ 6. **Charitable gift annuities face varied state insurance regulations**
Berry, Turney P. **Trusts & Estates**. Atlanta: Aug 1995. Vol. 134, Iss. 8; p. 28 (8 pages)
[Full text](#)
- ☐ 7. **RING OF TRUTH? PERFECTLY SMART PEOPLE GET TAKEN ON THE PHONE**
BETTY BOOKER Times-Dispatch Staff Writer. **Richmond Times - Dispatch**. Richmond, Va.: Jul 17, 1995. p. E.1
[Full text](#)
- ☐ 8. **Books REVIEWS AND OPINION A sympathy card to John Grisham**
MICHAEL SKUBE. **The Atlanta Constitution (pre-1997 Fulltext)**. Atlanta, Ga.: Apr 30, 1995. p. M.12
[Full text](#)
- ☐ 9. **When saving is child's play;Weekend Money**
David Liddament. **The Times**. London (UK): Mar 18, 1995. p. 1
[Full text](#)

- ☐ 10. **A store card issuer asks for a lift from electronic gift certificates**
Anonymous. Credit Card News. Chicago: Feb 1, 1995. p. 4

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- ☐ 11. **ETHICS LAW HAS HOLES, PAPER SAYS LOBBYISTS EXPLOIT MISTAKE IN DRAFTING**
Dayton Daily News. Dayton, Ohio: Jan 8, 1996. p. 2.B
 [Full text](#)
- ☐ 12. **THEY GOT IT AT HESS'S SHOPPERS, EMPLOYEES, COLLECTORS TREASURE ITEMS FROM FAMED STORE'S GOLDEN AGE**
ROSA SALTER, *The Morning Call*. Morning Call. Allentown, Pa.: Jan 8, 1996. p. D.01
 [Full text](#)
- ☐ 13. **SMALL REWARDS CAN PROMOTE QUALITY**
RICHARD HODGETTS. *South Florida Sun - Sentinel*. Fort Lauderdale, Fla.: Jan 8, 1996. p. 11
 [Full text](#)
- ☐ 14. **LETTERS GOOD NEIGHBORS Stories with happy endings could go a long way toward healing society**
MICHAELLE ARKIN, Marietta, FRANK TRASK JR., Deer Lodge, Mont., DORIS AVERILL, Sarasota, Fla., JENNIFER KITTRELL, Roswell, CINDY WHITTEN, Carrollton, Texas. *The Atlanta Journal the Atlanta Constitution (pre-1997 Fulltext)*. Atlanta, Ga.: Jan 8, 1996. p. A.07
 [Full text](#)
- ☐ 15. **GIVE US YOUR DATE FROM HELL**
The Plain Dealer. Cleveland, Ohio: Jan 8, 1996. p. 7.D
 [Full text](#)
- ☐ 16. **'96 Brings Plans for Readers' Dream Trips**
Chicago Sun - Times. Chicago, Ill.: Jan 7, 1996. p. 2
 [Full text](#)
- ☐ 17. **Frantic to Flee the Freeze? Write About Your Favorite Retreat**
Chicago Sun - Times. Chicago, Ill.: Jan 7, 1996. p. 2
 [Full text](#)
- ☐ 18. **A 1 IN A MILLION BATTERY JUMP**
Jenny King. *Special to the Tribune*. *Chicago Tribune (pre-1997 Fulltext)*. Chicago, Ill.: Jan 7, 1996. p. 2
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- ☐ 19. **Contest to find best musicians Saturday**
Journal Star. Peoria, Ill.: Jan 7, 1996. p. A.8
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- ☐ 20. **Poverty Doesn't End With Holiday Season; O.C.'s Laudable Generosity Needs to Continue All Year**

Los Angeles Times (pre-1997 Fulltext). Los Angeles, Calif.: Jan 7, 1996. p. 6

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Article View[<< Back to Results](#)[< Previous](#) Article 46 of 4695 [Next >](#)[Publisher Information](#)[Print](#)[Email](#)☐ Mark Article[Abstract](#) , [Full Text](#)**How to spend a video gift certificate:[METRO Edition]**

Robert Bianco Newspaper Enterprise Association. Cincinnati Post. Cincinnati, Ohio: Jan 4, 1996. pg. 14

[» Jump to full text](#)

Author(s): Robert Bianco Newspaper Enterprise Association

Publication title: Cincinnati Post. Cincinnati, Ohio: Jan 4, 1996. pg. 14

Source Type: Newspaper

ProQuest document ID: 15072320

Text Word Count 619

Article URL: http://gateway.proquest.com/openurl?ctx_ver=z39.88-2003&res_id=xri:pqd&rft_val_fmt=o

Abstract (Article Summary)

If you prefer a little intelligence with your comedy, however, you might try "The Lily Tomlin Video Collection" (Wolfe Video, \$99.95), a package set of "The Search for Signs of Intelligent Life in the Universe," "Ernestine: Peak Experiences," "Appearing Nightly," "Lily for President?" and "Lily: Sold Out!" A hundred bucks takes up too much of your holiday money? "Search for Signs" is also available alone for \$29.95.

Drama: Consider a Tom Hanks Oscar double-header: "Forrest Gump" (1994, Paramount, \$22.95), which earned him the Oscar last year, and "Apollo 13" (1995, Paramount, \$22.98), which may well earn him a nomination this year. Take a look, too, at "Quiz Show" (1994, Buena Vista, \$19.99), an Oscar-nominated movie about television.

Full Text (619 words)*Copyright Cincinnati Post Jan 4, 1996*

VIDEOS

If that Christmas **gift certificate** from the video store is burning a hole in your pocket, here's what's hot:

Comedy: One of the season's top sellers has been be Jim Carrey's "Dumb and Dumber" (1994, New Line, \$19.98), which has been released at a sell-through price.

If you prefer a little intelligence with your comedy, however, you might try "The Lily Tomlin Video Collection" (Wolfe Video, \$99.95), a package set of "The Search for Signs of Intelligent Life in the Universe," "Ernestine: Peak Experiences," "Appearing Nightly," "Lily for President?" and "Lily: Sold Out!" A hundred bucks takes up too much of your holiday money? "Search for Signs" is also available alone for \$29.95.

Some other comedy choices: "The Santa Clause" (©Walt Disney, \$19.99); "The Adventures of Priscilla, Queen of the Desert" (PolyGram, \$19.95).

Drama: Consider a Tom Hanks Oscar double-header: "Forrest Gump" (1994, Paramount, \$22.95), which earned him the Oscar last year, and "Apollo 13" (1995, Paramount, \$22.98), which may well earn him a nomination this year. Take a look, too, at "Quiz Show" (1994, Buena Vista, \$19.99), an Oscar-nominated movie about television.

More drama choices: "Interview With The Vampire" (Warner, \$19.98); "The Shawshank Redemption" (Columbia, \$19.95).

Kids: "Pocahontas" won't be out until later this year. The current hot kid movies are ©Disney's "The Lion King" (1994, \$26.99) and "Cinderella" (1950, \$26.99). You might also consider two wonderful live-action films: "A Little Princess" (1995, Warner, \$24.94) and "Little Women" (1994, Columbia TriStar, \$19.95). If you feel like splurging, "Women" is also available in a gift set that includes a locket and the book for \$29.95. It also wouldn't hurt older kids to spend some time with "Hoop Dreams" (1994, New Line, \$19.99) - an eye-opening movie.

More kid choices: "Casper" (MCA, \$22.98); the new "Miracle on 34th Street" (Fox, \$14.98); "Free Willy 2" (Warner, \$22.98).

Adventure: For fans of new movies, go with either "The River Wild" (1994, MCA/Universal, \$19.98) or "Clear and Present Danger" (1994, Paramount, \$14.95). You can also get "Danger" in a \$44.85 "Jack Ryan Collection" that includes "Patriot Games" (1992) and "The Hunt for Red October" (1990).

Fans of older movies may prefer one of the greats: "Jaws" (1975), just rereleased by MGM/UA in a new \$19.98 letter-boxed collector's edition that includes interviews with Steven Spielberg and the cast.

It's also a good year for boxed adventure sets. You can get a remastered "Star Wars" trilogy - "Star Wars" (1977), "The Empire Strikes Back" (1980) and "Return of the Jedi" (1983) - from Fox for \$49.98.

Or you can buy three different MGM/UA Bond sets: one with "Dr. No" (1962), "From Russia With Love" (1963) and "Goldfinger" (1964) (\$44.92); another with "Thunderball" (1965), "You Only Live Twice" (1967) and "Diamonds are Forever" (1971) (\$44.92); and another with all six films (\$89.92). The films are also available individually.

More adventure choices: "Batman Forever" (Warner, \$19.96).

Old favorites: Gift sets are the big news in this category, as well. Among the best sets available are "The Burt Lancaster Collection" (MGM/UA, \$44.92), with "Elmer Gantry" (1960), "Birdman of Alcatraz" (1962), and "Sweet Smell of Success" (1957); "The Errol Flynn Gift Set" (MGM/UA, \$49.92), with "Captain Blood" (1935), "The Sea Hawk" (1935) and "The Adventures of Robin Hood" (1938); and the "That's Entertainment" Collection" (MGM/UA, all three movies, \$44.92).

Guilty Pleasures: If you love bad movies, try "Congo" (still priced for rental) or the equally over-the-top "StarGate" (1994, Live, \$19.98), a surprisingly popular cross between "The Mummy" and "Queen of Outer Space." Either one goes well with leftover fruitcake.

[Illustration]

Photo; Caption: Tom Hanks, Bill Paxton and Kevin Bacon star as the crew of an ill-fated lunar mission in "Apollo 13," a hit at theaters and at video stores.

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ART-UNIT: 275

PRIMARY-EXAMINER: Stamber; Eric W.

ASSISTANT-EXAMINER: Vincent; Steven F

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ABSTRACT:

An electronic gift certificate system is disclosed which distributes electronic gift certificates in the form of e-mail documents that include hyperlinks for automating the redemption process. When a gift certificate recipient selects such a hyperlink, the recipient's computer automatically transmits a claim code to the merchant's Web site, and the site responds by automatically crediting the recipient's personal account with the gift certificate amount. When the recipient subsequently makes a purchase from the merchant's Web site, the recipient's account balance is automatically applied to the purchase price.

28 Claims, 6 Drawing figures



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Title Setting up and tracking gift certificates
KB ID#: 84546
Categories: Accounts Receivable

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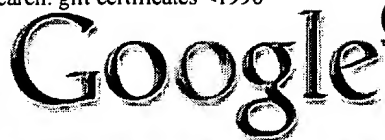
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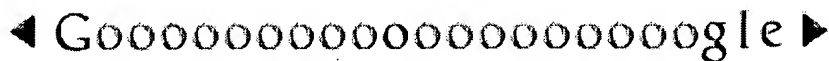
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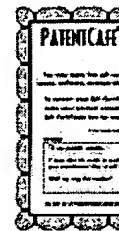
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